



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant: Resnick et al.**

**Atty. Dkt. No.: PRE556/4-002DIV  
(formerly 29279/3:3)**

**Serial No.: 09/734,988**

**Examiner: Jeffrey Pwu**

**RECEIVED**

**Filed: December 11, 2000**

**Group Art Unit: 2166**

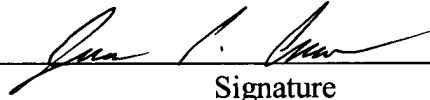
**MAR 16 2005**

**Title: ELECTRONIC PAYMENT SYSTEM  
UTILIZING INTERMEDIARY ACCOUNT**

**Technology Center 2100**

**CERTIFICATE OF MAILING**

I hereby certify that on March 8, 2005 this paper or fee is being deposited with the United States Postal Service with sufficient postage as "EXPRESS MAIL" Express Mail Number EL717841437US addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450.



Signature

**RESPONSE TO OFFICE ACTION MAILED SEPTEMBER 9, 2004**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Office action mailed September 9, 2004, for which the three-month date for response was December 9, 2004. Applicants respectfully request that a three-month extension of time to respond be granted. This three-month extension will extend the time for response to March 9, 2005, which is within the six month statutory time for response.

In connection with the extension, Applicants hereby request and authorize the Commissioner to deduct the large entity three-month extension fee of \$1020.00 from the Vinson & Elkins L.L.P. Deposit Account No. 22-0365, Attn: PRE556/4-002DIVUS. No other fees are believed to be due. If an error in calculation has been made or any additional fees are due, the Commissioner is authorized to deduct or credit the same Vinson & Elkins Deposit Account as necessary.

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.